

UNITED STATES BANKRUPTCY COURT
for the Eastern District of Pennsylvania

In re : Case No. 12 - 16307
Deborah L. James : (Chapter 13)
Debtor. :
: Hon. Magdalene D. Coleman

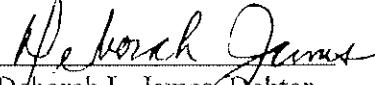
**PRE-DISCHARGE CERTIFICATION OF COMPLIANCE
WITH PROVISIONS OF U.S.C. SECTIONS 1328**

Debtor, Deborah L. James, upon my oath according to law, hereby certify as follows in connection with my request for a discharge in the above-captioned case ("Case"): (Check all applicable statements and provide all required information)

1. I have made my final payment in the Case and I am requesting the Court to issue a discharge in the Case.
2. I have completed an instruction course concerning personal financial management described in 11 U.S.C. § 111 provided by the following entity, at the following address:

Access Counseling, Inc.
633 W. 5th Street, Suite 26001
Los Angeles, CA 90071-2005
3. [x] I have not been required by a judicial or administrative order, or by statute to pay any domestic support obligation as defined in 11 U.S.C. § 101(14A) either before the Case was filed or at any time after the filing of the Case.
4. [x] I have not received a discharge in another Chapter 7,11, or 12 bankruptcy case during the 4-year period prior to the order for relief in the Case.
5. [x] I have not received a discharge in another Chapter 13 bankruptcy case during the 2-year period prior to the order for relief in the Case.
6. [x] A. I did not have either at the time of filing of the Case or at the present time, equity in excess of \$125,000.00 in the type of property described in 11 U.S.C. § 522(p)(1) [generally the debtor's homestead]. OR
[x] B. There is not currently pending any proceeding in which I may be found guilty of a felony of the kind described in 11 U.S.C. § 522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B).

By this Certification, I acknowledge that all of the statements contained herein are true and accurate and that the Court may rely on the truth of each of these statements in determining whether to grant me a discharge in the Case. The Court may revoke my discharge if the statements relied upon are not accurate.


Deborah L. James, Debtor
DATED: 1-12-17